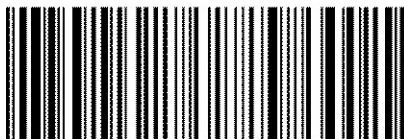


Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

Send Payments to:  
Caliber Home Loans, Inc.  
P.O. Box 660856  
Dallas, TX 75265-0856

Send Correspondence to:  
Caliber Home Loans, Inc.  
P.O. Box 24610  
Oklahoma City, OK 73124



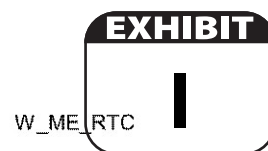
9314 7100 1170 1007 8665 96

**RETURN RECEIPT REQUESTED**

20190802-260

YAU HUNG CHAN  
725 PEARL ST  
PORTLAND, ME 04101

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO







# CALIBER HOME LOANS

08/02/2019

YAU HUNG CHAN  
725 PEARL ST  
PORTLAND, ME 04101

Sent Via Certified Mail  
9314 7100 1170 1007 8665 96

Loan Number:  
Property Address: 864 MAIN ST  
CALAIS, ME 04619-1319

## **NOTICE OF RIGHT TO CURE**

Dear YAU HUNG CHAN:

You are hereby provided formal notice by Caliber Home Loans, Inc., the Servicer of the above-referenced loan, on behalf of LSF11 MASTER PARTICIPATION TRUST (Creditor), that you are in default under the terms of the documents creating and securing your Loan described above, including the Note and Deed of Trust/Mortgage/Security Deed ("Security Instrument"), for failure to pay amounts due.

You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 09/09/2019 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$139,831.48, which consists of the following:

Next Payment Due Date :	09/01/2010
Total Monthly Payments Due for 108 months:	\$134,181.17
Principal:	\$26,962.63
Interest:	\$64,961.57
Tax and Insurance (escrow):	\$42,256.97
Late Charges:	\$1,404.47
Other Charges:	
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$4,245.84
Unapplied Balance:	<u>(\$0.00)</u>
<b>TOTAL YOU MUST PAY TO CURE DEFAULT:</b>	<b>\$139,831.48</b>

You can cure this default by making a payment of \$139,831.48 by 09/09/2019 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). The amount required to cure the default will remain constant until this date. This letter is in no way intended as a payoff statement for your mortgage, it merely states an amount necessary to cure the default.



The total amount due does not include any amounts that become due after the date of this notice. Other amounts, including additional monthly payments, late charges and other charges, may continue to accrue during this period as provided for under the Note, Security Instrument and applicable law. These amounts must also be paid in order for you to be current on your mortgage payments. Please include your loan number and property address with your payment and send to:

Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 or call us via TDD at (800) 735-2989 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm. You may also visit our website [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$135,035.62. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

**Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the**

validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mmccacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prosperityme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5028 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP36



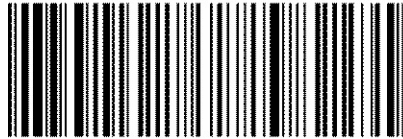




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P.O. Box 660856  
Dallas, TX 75265-0856

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P.O. Box 24610  
Oklahoma City, OK 73124



9314 7100 1170 1007 8666 02

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

**RETURN RECEIPT REQUESTED**

20190802-260



YAU HUNG CHAN  
864 MAIN ST  
CALAIS, ME 04619-1319



W\_ME\_RTC





# CALIBER HOME LOANS

08/02/2019

YAU HUNG CHAN  
864 MAIN ST  
CALAIS, ME 04619-1319

Sent Via Certified Mail  
9314 7100 1170 1007 8666 02

Loan Number:  
Property Address: 864 MAIN ST  
CALAIS, ME 04619-1319

## **NOTICE OF RIGHT TO CURE**

Dear YAU HUNG CHAN:

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You have a right to cure your default. To cure the default, you must pay the full amount of the default on this loan by 09/09/2019 (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not correct the default by this date, Caliber Home Loans, Inc. may require that you pay immediately the entire amount then remaining unpaid under the Note and under the Security Instrument ("immediate payment in full"), and Caliber Home Loans, Inc. or another party may acquire the property by means of foreclosure and sale.

As of the date of this notice, the total amount required to cure the default is \$139,831.48, which consists of the following:

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Caliber Home Loans, Inc.  
PO Box 650856  
Dallas, TX 75265-0856

If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 or call us via TDD at (800) 735-2989 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm. You may also visit our website [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$135,035.62. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

**Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the**

validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mmccacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prospertyme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5028 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP36



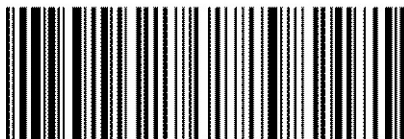




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P.O. Box 650856  
Dallas, TX 75265-0856

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P.O. Box 24610  
Oklahoma City, OK 73124



9314 7100 1170 1007 8666 19

PRESORT  
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Fees Paid  
WSO

**RETURN RECEIPT REQUESTED**

20190802-260



Yau Hung Chan  
1414 Kurtz St  
Oceanside, CA 92054-5530



W\_ME\_RTC





08/02/2019

Yau Hung Chan  
1414 Kurtz St  
Oceanside, CA 92054-5530

Sent Via Certified Mail  
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Loan Number:  
Property Address: 864 MAIN ST  
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If you wish to dispute the default, or if you dispute the calculation of amount of the default, you may contact us by calling (800) 621-1437.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

If you meet the following conditions, you will have the right to have enforcement of the Security Instrument discontinued and to have the Note and the Security Instrument remain fully effective as if immediate payment in full had never been required: 1) pay the full amount that then would be due under the Security Instrument and the Note as if immediate payment in full had never been required; 2) correct your failure to keep any of your other promises or agreements made in the Security Instrument; 3) pay all reasonable expenses in enforcing the Security Instrument including, for example, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Creditor's interest in the property and rights under the Security Instrument; and 4) do whatever Creditor reasonably requires to assure that Creditor's interest in the property, Creditor's rights under the Security Instrument, and your obligations under the Note and under the Security Instrument continue unchanged.

You may have options available to you other than foreclosure. You are encouraged to explore available options prior to the end of the "right to cure" period by contacting Caliber Home Loans, Inc. at (800) 621-1437 or call us via TDD at (800) 735-2989 from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm. You may also visit our website [www.caliberhomeloans.com](http://www.caliberhomeloans.com).

Although you are not required to pay the total debt (or balance) of the loan prior to its maturity or acceleration, federal law requires Caliber Home Loans, Inc. to provide you with the total debt (or balance) due to Caliber Home Loans, Inc. as of the date of this letter, which is \$135,035.62. The total estimated debt amount provided herein is for informational purposes only and this letter is not intended to act as a "payoff statement" or "demand" for you to pay the loan in full. If you want to obtain a written payoff statement, please contact Caliber Home Loans, Inc. from Mon - Thurs 8:00 am to 9:00 pm CST, Fri 8:00 am to 7:00 pm, Sat 8:00 am to 4:00 pm.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law. Failure to respond to this letter may result in the loss of your property. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

**Caliber Home Loans, Inc. is attempting to collect a debt, and any information obtained will be used for that purpose. Unless you notify us within thirty (30) days after receiving this notice that you dispute the**

validity of this debt or any portion thereof, we will assume this debt is valid. If you notify us within thirty (30) days from receiving this notice that you dispute the validity of this debt or any portion thereof, we will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. Upon your written request within thirty (30) days after the receipt of this letter, we will provide you with the name and address of the original creditor, if the original creditor is different from the current creditor.

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Caliber Home Loans, Inc.

**Attention Servicemembers and Dependents:** Servicemembers on active duty, or a spouse or dependent of such a servicemember, may be entitled to certain protections under the Servicemembers Civil Relief Act ("SCRA") regarding the servicemember's interest rate and the risk of foreclosure. SCRA and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in military service, or have been within the last twelve (12) months, **AND** joined after signing the Note and Security Instrument now in default, please notify Caliber Home Loans, Inc. immediately. When contacting Caliber Home Loans, Inc. as to your military service, you must provide positive proof as to your military status. Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. Homeowner counseling is also available at agencies such as Military OneSource ([www.militaryonesource.mil](http://www.militaryonesource.mil); 1-800-342-9647) and Armed Forces Legal Assistance (<http://legalassistance.law.af.mil>), and through HUD-certified housing counselors (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also contact us toll-free at (800) 621-1437 if you have questions about your rights under SCRA.

For your assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call 1-800-569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at 1-888-995-HOPE (4673).

Where mediation is available under state law (14 MRSA §6321-A), you may request mediation to explore options for avoiding foreclosure judgment.

This matter is very important. We encourage you to explore all available options upon receipt of this notice.

Please give it your immediate attention.

Sincerely,

Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
(800) 621-1437





## Agencies located in MAINE

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: mdrost@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water St Augusta, Maine 04330-6113
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street BANGOR, Maine 04401-4952
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-0114 Toll-free: 800-221-2221 Fax: 207-442-0122 E-mail: theresa.dow@mmcacorp.org Website: midcoastmainecommunityaction.org	34 Wing Farm Pkwy Bath, Maine 04530-1515
COASTAL ENTERPRISES, INCORPORATED	Phone: 207-504-5900 Toll-free: 877-340-2649 E-mail: jason.thomas@ceimaine.org Website: www.ceimaine.org	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510
FOUR DIRECTIONS DEVELOPMENT CORPORATION	Phone: 207-866-6545 Fax: 207-866-6553 E-mail: accounting@fourdirectionsmaine.org Website: www.fourdirectionsmaine.org	20 Godfrey Drive ORONO, Maine 04473-3610
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-3347 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: ndigeronimo@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4820
MONEY MANAGEMENT INTERNATIONAL - SOUTH PORTLAND	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymanagement.org Website: www.moneymanagement.org	477 Congress St 5Th Floor Portland, Maine 04101
PROSPERITY ME - FKA COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@prospertyme.org Website: prosperityme.org/	62 Elm St Ste 2 Portland, Maine 04101-3092
AROOSTOOK COUNTY ACTION PROGRAM, INC.	Phone: 207-764-3721 E-mail: N/A Website: www.acap-me.org	771 Main St Presque Isle, Maine 04769-2201
YORK COUNTY COMMUNITY ACTION AGENCY	Phone: 207-459-2903 Fax: 207-490-5028 E-mail: Meaghan.Arzberger@yccac.org Website: www.yccac.org	6 Spruce Street SANFORD, Maine 04073-2917
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-333-6419 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.community-concepts.org	17 Market Sq South Paris, Maine 04281-1533
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	Phone: 800-542-8227 E-mail: N/A Website: www.kvcap.org	97 Water St Waterville, Maine 04901-6339

<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ME>

VCP36







Caliber Home Loans, Inc.  
PO Box 9081  
Temecula, CA 92589-9081

PS form 3665  
Type of Mailing:  
CERTIFICATE OF MAILING  
August 2, 2019



\*1134813\*

List Number of Pieces  
Listed by Sender

3

Total Number of Pieces  
Received at Post office

Postmaster:  
Name of receiving employee



Line	Reference	Tracking Number	Name, Street & P.O. Address	Postage	Fee
1		2345840481	YAU HUNG CHAN 725 PEARL ST PORTLAND, ME 04101	\$0.650	\$0.41
2		2345840482	YAU HUNG CHAN 864 MAIN ST CALAIS, ME 04619-1319	\$0.650	\$0.41
3		2345840483	Yau Hung Chan 1414 Kurtz St Oceanside, CA 92054-5530	\$0.650	\$0.41
Totals				\$1.95	\$1.23
Grand Total:					\$3.18